



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Attorneys for Secured Creditor: The Bank of  
New York Mellon, f/k/a The Bank of New York,  
as successor Trustee to JPMorgan Chase Bank,  
N.A., as Trustee for Bear Stearns Asset Backed  
Securities Trust 2006-SD1, Mortgage Pass-  
Through Certificates, Series 2006-SD1

In Re:

Sheryl E. Picard,

Debtor.

Order Filed on July 7, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 23-12489 CMG

Hearing Date: 7/5/2023 @ 10:00 a.m.

Judge: Christine M. Gravelle

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

DATED: July 7, 2023

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

Page 2

Debtors:

Sheryl E. Picard

Case No.:

23-12489 CMG

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor The Bank of New York Mellon, f/k/a The Bank of New York, as successor Trustee to JPMorgan Chase Bank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2006-SD1, Mortgage Pass-Through Certificates, Series 2006-SD1, holder of a mortgage on real property located at 11 Albert Drive, Old Bridge Twp, NJ, 08857, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Scott Kaplan, Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall pay the arrearage claim of Secured Creditor (Claim # 1; Arrears of \$139,236.42) in full through the Chapter 13 plan; and

It **ORDERED, ADJUDGED and DECREED** that Debtor shall make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserve her right to object to Secured Creditor's proof of claim and notice of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.